



11-19-02

2164

Express Mail No.: EL 500 576 975 US

#2
12/10/02

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of: Bent et al.

Application No.: 10/071,053

Group Art Unit: 2164

Filed: February 8, 2002

Examiner: To be assigned

For: SYSTEM AND METHODS FOR ADMINISTERING RETURN
SWEEP ACCOUNTS

Attorney Docket No.: 11119-012-999

Confirmation No.: 9308

LETTER TO EXAMINER

RECEIVED

Assistant Commissioner for Patents
Washington, D.C. 20231

NOV 22 2002

GROUP 3600

Sir:

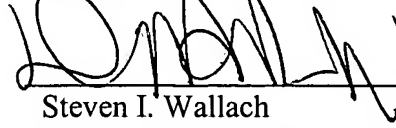
Enclosed herewith is a Revocation and Power of Attorney and a Change of Correspondence Address form.

The Revocation and Power of Attorney revokes all previous powers of attorney and names the members of Pennie & Edmonds LLP as attorneys to prosecute the above-identified application. This document is signed by the inventors, who are the entire owners of all interests in this application. The Change of Correspondence Address Form requests that all future correspondence in connection with this application be mailed to Pennie & Edmonds LLP.

Please enter these documents in the file of the this application. No fee is believed due with the Letter; please charge any fee deemed necessary to Pennie & Edmonds LLP Deposit Account No. 16-1150.

Date November 18, 2002

Respectfully submitted,



35,402

Steven I. Wallach

(Reg. No.)

By: Dwight H Renfrew Jr.

38,594

PENNIE & EDMONDS LLP

1155 Avenue of the Americas

New York, New York 10036-2711

(212) 790-9090

Enclosures